

Fill in this information to identify your case:

Debtor 1	<b>Brandon Walter Borschel</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Valeri Brog Borschel</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>DISTRICT OF UTAH</b>		
Case number:			
(If known)			

Check if this is an amended plan, and list below the sections of the plan that have been changed.

## Official Form 113

### Chapter 13 Plan

12/17

#### Part 1: Notices

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

<b>1.1</b>	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
<b>1.2</b>	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
<b>1.3</b>	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

#### Part 2: Plan Payments and Length of Plan

**2.1** Debtor(s) will make regular payments to the trustee as follows:

**\$740.00** per **Month** for **8** months  
**\$992.00** per **Month** for **43** months

*Insert additional lines if needed.*

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

**2.2** Regular payments to the trustee will be made from future income in the following manner.

*Check all that apply:*

- Debtor(s) will make payments pursuant to a payroll deduction order.
- Debtor(s) will make payments directly to the trustee.
- Other (specify method of payment):

**2.3 Income tax refunds.**

*Check one.*

- Debtor(s) will retain any income tax refunds received during the plan term.

Debtor

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**Valeri Brog Borschel**

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Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.

Debtor(s) will treat income refunds as follows:  
**See Section 8.1**

**2.4 Additional payments.**

Check one.

**None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

**2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$48,576.00.**

**Part 3: Treatment of Secured Claims**

**3.1 Maintenance of payments and cure of default, if any.**

Check one.

**None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

**3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.** Check one.

**None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

**3.3 Secured claims excluded from 11 U.S.C. § 506.**

Check one.

**None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

The claims listed below were either:

(1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or

(2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
AmeriCredit/GM Financial	<b>2016 Nissan Altima</b> 65,000 miles Value based on kbb.com Location: 285 West 1800 South, Bountiful, UT 84010	<b>\$18,183.00</b>	<b>6.00%</b>	<b>\$375.00</b>	<b>\$21,297.48</b>
Capital One Auto Finance	<b>2013 Subaru Impreza</b> 52,000 miles Value based on kbb.com Location: 285 West 1800 South, Bountiful, UT 84010	<b>\$14,993.00</b>	<b>5.75%</b>	<b>\$310.00</b>	<b>\$17,554.60</b>

Disbursed by:

Trustee  
 Debtor(s)

Disbursed by:

Debtor

**Brandon Walter Borschel**  
**Valeri Brog Borschel**

Case number

Name of Creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
					<input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)

Insert additional claims as needed.

### 3.4 Lien avoidance.

Check one.

**None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

### 3.5 Surrender of collateral.

Check one.

**None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

## Part 4: Treatment of Fees and Priority Claims

### 4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be **10.00%** of plan payments; and during the plan term, they are estimated to total **\$4,857.60**.

### 4.3 Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is estimated to be **\$3,750.00**.

### 4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

**None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

The debtor(s) estimate the total amount of other priority claims to be **\$300.00**

### 4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

**None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

## Part 5: Treatment of Nonpriority Unsecured Claims

### 5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

The sum of **\$ 0.00**.

**%** of the total amount of these claims, an estimated payment of **\$\_\_\_\_\_**.

The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately **\$ 0.00**.  
Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

### 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. *Check one.*

Debtor **Brandon Walter Borschel** Case number  
**Valeri Brog Borschel**

**None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

**5.3 Other separately classified nonpriority unsecured claims. Check one.**

**None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**Part 6: Executory Contracts and Unexpired Leases**

**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

**None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**Assumed items.** Current installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payments to trustee
<b>Hibbert Investment</b>		<b>\$1,000.00</b>	<b>\$0.00</b>		<b>\$0.00</b>
	Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				
<b>Progressive Leasing</b>		<b>\$252.00</b>	<b>\$0.00</b>		<b>\$0.00</b>
	Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				
<b>Xfinity</b>		<b>\$95.00</b>	<b>\$0.00</b>		<b>\$0.00</b>
	Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				

Insert additional contracts or leases as needed.

**Part 7: Vesting of Property of the Estate**

**7.1 Property of the estate will vest in the debtor(s) upon**

Check the applicable box:

- plan confirmation.
- entry of discharge.
- other: \_\_\_\_\_

**Part 8: Nonstandard Plan Provisions**

**8.1 Check "None" or List Nonstandard Plan Provisions**

**None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

*The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.*

**(1) Adequate Protection Payments** shall be paid to the AmeriCredit and Capital One Auto Finance listed in Section 3.3 above, if any, in accordance with Local Rule 2083-1(d), refer to the Notice of Adequate Protection Payments and Opportunity to object for detail concerning the amount and duration of Adequate Protection Payments.

**(2) The Applicable Commitment Period for the Plan** as determined by § 1325(b)(4) is 36 months.

**(3) The Debtor(s) shall pay the creditors listed below and listed in Section 3.1 above, if any, directly, in accordance with Local Rule 2083-2(i)(4).**

Debtor

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**Valeri Brog Borschel**

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(4) The creditors listed below, if any, shall be paid directly by a non-debtor, in accordance with Local Rule 2083-2(k)(1).

(5) Debtor moves to avoid the secured lien held by the creditors listed in Section 3.4 above, if any, under § 522(f) in accordance with Local Rule 2083-2(j).

(6) Interest on over-secured claims shall be paid to the following creditors, if any, at the identified interest rates:

(7) The Local Rules of Practice of the United States Bankruptcy Court for the District of Utah are incorporated by reference in the Plan.

(8) Secured creditors identified under section 3.3 shall retain their lien, except as provided in 11 U.S.C. §1325(a)(5)(B).

(9) Any allowed secured claim filed by a taxing authority not otherwise provided for by this plan shall be paid in full as part of Class 5 as set forth in Local Rule 2083-2(e), with interest at the rate set forth in the proof of claim or at 0% per annum if no interest rate is specified.

For the next three tax years of 2019, 2020, and 2021, the Debtor(s) shall pay into the Plan the net total amount of yearly state and federal tax refunds that exceed \$1,000 for each of the tax years identified in such section. If in an applicable tax year, the debtor receives an Earned Income Tax Credit ("EIC") and/or an Additional Child Tax Credit ("ACTC") on the federal tax return, the Debtor(s) may retain up to a maximum of \$2,000 in tax refunds for such year based on a combination of the \$1,000 allowed above plus the amount of the EIC and/or ACTC credits up to an additional \$1,000. On or before April 30 of each applicable tax year, the Debtor(s) shall provide the Trustee with a copy of the first two pages of filed state and federal tax returns. The Debtor(s) shall pay required tax refunds to the Trustee no later than June 30 of each such year. However, the Debtor(s) is not obligated to pay tax overpayments that have been properly offset by a taxing authority. Tax refunds paid into the plan may reduce the plan term to no less than the Applicable Commitment Period, but in no event shall the amount paid into the Plan be less than thirty-six (36) Plan Payments plus all annual tax refunds required to be paid into the plan.

**The Local Rules of Practice of the United States Bankruptcy Court for the District of Utah are incorporated by reference in the Plan.**

Part 9: **Signature(s):**

**9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

*If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.*

**X /s/ Brandon Walter Borschel**

**Brandon Walter Borschel**

Signature of Debtor 1

Executed on June 14, 2019

**X /s/ Valeri Brog Borschel**

**Valeri Brog Borschel**

Signature of Debtor 2

Executed on June 14, 2019

**X /s/ Matthew K. Broadbent**

**Matthew K. Broadbent 09667**

Signature of Attorney for Debtor(s)

Date June 14, 2019

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Debtor

**Brandon Walter Borschel**  
**Valeri Brog Borschel**

Case number

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**Exhibit: Total Amount of Estimated Trustee Payments**

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The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. <b>Maintenance and cure payments on secured claims</b> <i>(Part 3, Section 3.1 total)</i>	<b>\$0.00</b>
b. <b>Modified secured claims</b> <i>(Part 3, Section 3.2 total)</i>	<b>\$0.00</b>
c. <b>Secured claims excluded from 11 U.S.C. § 506</b> <i>(Part 3, Section 3.3 total)</i>	<b>\$37,977.47</b>
d. <b>Judicial liens or security interests partially avoided</b> <i>(Part 3, Section 3.4 total)</i>	<b>\$0.00</b>
e. <b>Fees and priority claims</b> <i>(Part 4 total)</i>	<b>\$8,907.60</b>
f. <b>Nonpriority unsecured claims</b> <i>(Part 5, Section 5.1, highest stated amount)</i>	<b>\$1,690.93</b>
g. <b>Maintenance and cure payments on unsecured claims</b> <i>(Part 5, Section 5.2 total)</i>	<b>\$0.00</b>
h. <b>Separately classified unsecured claims</b> <i>(Part 5, Section 5.3 total)</i>	<b>\$0.00</b>
i. <b>Trustee payments on executory contracts and unexpired leases</b> <i>(Part 6, Section 6.1 total)</i>	<b>\$0.00</b>
j. <b>Nonstandard payments</b> <i>(Part 8, total)</i>	+
	<b>\$0.00</b>
<b>Total of lines a through j</b>	<b>\$48,576.00</b>

Matthew K. Broadbent (09667)  
Vannova Legal, PLLC  
49 West 9000 South  
Sandy, Utah 84070  
Telephone: (801) 415-9800  
Facsimile: (801) 415-9818  
Email: info@VannovaLegal.com  
*Attorney for Debtor(s)*

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH  
Central Division**

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In Re:	Bankruptcy Case No.: 19-24406
<b>Brandon Walter Borschel and Valeri Brog Borschel, Debtor(s).</b>	Chapter 13
	Honorable Kevin R. Anderson

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**NOTICE OF ADEQUATE PROTECTION PAYMENTS  
UNDER 11 U.S.C. §1326 AND OPPORTUNITY TO OBJECT**

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The Debtor(s) states as follows:

1. Debtor(s) filed a voluntary petition under Title 11 commencing a chapter 13 bankruptcy case.
2. Debtor(s) proposes to make Adequate Protection Payments, pursuant to § 1326(a)(1)(C) accruing with the initial plan payment which is due no later than the originally scheduled meeting of creditors under § 341 and continuing to accrue on the first day of each month thereafter, to the holders of the allowed secured claims in the amounts specified below:

Secured Creditor	Description of Collateral	Amount of Adequate Protection Payment	Number of Months in Adequate Protection Period
AmeriCredit/GM Financial	2016 Nissan Altima	\$181.00	6
Capital One Auto Finance	2013 Subaru Impreza	\$149.00	6

3. The monthly plan payments proposed by the Debtor(s) shall include the amount necessary to pay all Adequate Protection Payments and the amount necessary to pay the Trustee's statutory fee.

4. Upon completion of the Adequate Protection Payment period designated herein for each listed secured creditor, the Equal Monthly Plan Payment identified in each Part of the Plan shall be the monthly payment and shall accrue on the first day of each month.

5. This Notice shall govern Adequate Protection Payments to each listed secured creditor unless subsequent Notice is filed by Debtor(s) or otherwise ordered by the Court.

6. Objections, if any, to the proposed Adequate Protection Payments shall be filed as objections to confirmation of the Plan. Objections must be filed and served no later than 7 days before the date set for the hearing on confirmation of the Plan.

DATED: June 18, 2019.

VANNOVA LEGAL, PLLC

/s/  
Matthew K. Broadbent  
Attorney for Debtor(s)

Certificate of Notice Page 9 of 10  
United States Bankruptcy Court  
District of UtahIn re:  
Brandon Walter Borschel  
Valeri Brog Borschel  
DebtorsCase No. 19-24406-KRA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 1088-2

User: jtt  
Form ID: pdfplnPage 1 of 2  
Total Noticed: 52

Date Rcvd: Jun 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2019.

db/jdb +Brandon Walter Borschel, Valeri Brog Borschel, 285 West 1800 South, Bountiful, UT 84010-7528  
11338834 +AmeriCredit/GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853  
11338835 +Asay Dentristy, 1459 North Main Street #3, Bountiful, UT 84010-6092  
11338836 #+Aspire Auto, 847 W Northpointe Cir, North Salt Lake, UT 84054-2925  
11338837 #+Aspire Auto Credit LLC, 847 West Northpointe Circle, North Salt Lake, UT 84054-2925  
11338838 +Bountiful City, 550 North 800 West, Woods Cross, UT 84087-1320  
11338839 +Busy Bee Pediatrics, Inc, 520 East Medical Drive Suite 101, Bountiful, UT 84010-4968  
11338842 +Chase Bank, PO Box 659754, San Antonio, TX 78265-9754  
11338843 +Clarelon LLC, 745 West 1800 North, Woods Cross, UT 84087-1110  
11338846 +Cope Family Medicine, 185 South 400 East #100, Bountiful, UT 84010-4862  
11338848 +Davis County Justice Court, 800 West State Street, Farmington, UT 84025-4427  
11338849 +Davis Hospital & Medical Center, PO Box 27012, Salt Lake City, UT 84127-0012  
11338850 Davis Surgical Center, 1576-1610 Antelope Drive, Layton, UT 84041  
11338851 +Edwin B Parry, PC, PO Box 25727, Salt Lake City, UT 84125-0727  
11338852 Emergency Physicians Integrated Care, PO Box 96398, Oklahoma City, OK 73143-6398  
11338854 +FirstMed Urgent Care, 1950 Fort Union Blvd # 100, Salt Lake City, UT 84121-6895  
11338856 +Hibbert Investment, PO Box 540102, North Salt Lake, UT 84054-0102  
11338857 +I C System Inc, Attn: Bankruptcy, PO Box 64378, St. Paul, MN 55164-0378  
11338858 +Integra Credit, 200 West Jackson Boulevard Suite 500, Chicago, IL 60606-6949  
11338859 Intermountain Healthcare, PO Box 140400, Salt Lake City, UT 84141-0400  
11338862 +Knight Adjustment Bureau, 5525 South 900 East #215, Salt Lake City, UT 84117-3500  
11338863 +LabCorp, PO Box 2240, Burlington, NC 27216-2240  
11338864 Lakeview Hospital, PO Box 740757, Cincinnati, OH 45274-0757  
11338865 Liberty Acquisitions Servicing LLC, PO Box 17210, Golden, CO 80402-6020  
11338867 Mountain West Anesthesia, PO Box 660827, Dallas, TX 75266-0827  
11338868 +NAR, PO Box 271014, Salt Lake City, UT 84127-1014  
11338869 +NPAS, Inc., PO Box 99400, Louisville, KY 40269-0400  
11338871 +Olsen Shaner, PO Box 3898, Salt Lake City, UT 84110-3898  
11338872 +Safeco Insurance, PO Box 91016, Chicago, IL 60680-1174  
11338873 +Second District Court, Farmington Dept., 800 W State St, Farmington, UT 84025-4427  
11338874 +South Davis Metro Fire, 255 South 100 West, Bountiful, UT 84010-6273  
11338876 +Tanner Clinic, PO Box 337, Layton, UT 84041-0337  
11338877 +The Rose Clinic for Plastic & Migraine, 320 West River Park Drive, Provo, UT 84604-6060  
11338878 +Third District Court, 8080 S Redwood Rd #1701, West Jordan, UT 84088-4654  
11338879 +-+UHEAA, PO BOX 145108, SALT LAKE CITY UT 84114-5108  
(address filed with court: UHEAA/Utah Sbr, Attn: Bankruptcy, PO Box 145110, Salt Lake City, UT 84114)  
11338881 +Urgent Care, 1950 East 7000 South #100, Salt Lake City, UT 84121-6895

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11338834 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jun 27 2019 03:09:04  
AmeriCredit/GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853  
11338840 +E-mail/Text: AIS.COAF.EBN@Americaninfosource.com Jun 27 2019 03:05:30  
Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
11338841 +E-mail/Text: AIS.cocard.ebn@americaninfosource.com Jun 27 2019 03:06:40 Capital One Bank,  
Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
11338844 E-mail/Text: fnrobinson@coloniallife.com Jun 27 2019 03:08:32 Colonial Life, PO Box 1365,  
Columbia, SC 29202-1365  
11338845 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2019 03:09:13 Comenity Bank/Maurices,  
Attn: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686  
11338847 E-mail/Text: bankruptcy\_notifications@ccsusa.com Jun 27 2019 03:10:29  
Credit Collection Services, PO Box 55126, Boston, MA 02205-5126  
11338853 +E-mail/Text: bankruptcy@expressrecovery.com Jun 27 2019 03:09:15  
Express Recovery Services, Inc, PO Box 26415, Salt Lake City, UT 84126-0415  
11338855 +E-mail/Text: bankruptcy@sccompanies.com Jun 27 2019 03:10:48 Ginnys/Swiss Colony Inc,  
Attn: Credit Department, PO Box 2825, Monroe, WI 53566-8025  
11338860 E-mail/Text: cio.bnmail@irs.gov Jun 27 2019 03:08:55 Internal Revenue Service,  
Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346  
11338861 +E-mail/Text: Bankruptcies@cullimore.net Jun 27 2019 03:10:27 Kirk A Cullimore,  
12339 South 800 East #100, Draper, UT 84020-8373  
11338866 +E-mail/Text: wendy@mountainlandcollections.com Jun 27 2019 03:10:06  
Mountain Land Collections, Inc., Attn: Bankruptcy, PO Box 1280,  
American Fork, UT 84003-6280  
11338870 E-mail/Text: kaylee.gallegos@ogdenclinic.com Jun 27 2019 03:10:23 Ogden Clinic,  
PO Box 5807, Denver, CO 80217-5807  
11338875 E-mail/Text: ais.tmobile.ebn@americaninfosource.com Jun 27 2019 03:06:32 T-Mobile,  
Attn: Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410  
11338880 E-mail/Text: collections@healthcare.utah.edu Jun 27 2019 03:10:16  
University of Utah Healthcare, PO Box 30465, Salt Lake City, UT 84130-0465  
11338882 +E-mail/Text: jjensen@utahfirst.com Jun 27 2019 03:09:32 Utah First Credit Union,  
Attn: Bankruptcy Department, 222 East South Temple, Salt Lake City, UT 84111-1205

District/off: 1088-2

User: jtt  
Form ID: pdfpln

Page 2 of 2  
Total Noticed: 52

Date Rcvd: Jun 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

11338883 E-mail/Text: TXBANKRUPT@UTAH.GOV Jun 27 2019 03:08:22 Utah State Tax Commission,  
210 North 1950 West, Salt Lake City, UT 84134-0700  
11338884 +E-mail/Text: documentfiling@lciinc.com Jun 27 2019 03:08:28 Xfinity, PO Box 34744,  
Seattle, WA 98124-1744

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 18, 2019 at the address(es) listed below:

Lon Jenkins tr ecfmail@ch13ut.org, lneebling@ch13ut.org  
Matthew K. Broadbent on behalf of Joint Debtor Valeri Brog Borschel matt@vannovalegal.com,  
vannova.ecf@gmail.com;broadbentmr74548@notify.bestcase.com;vannovalegal@ecf.courtdrive.com;encore  
resss.inbound@gmail.com;ecfarchive@vannovalegal.com  
Matthew K. Broadbent on behalf of Debtor Brandon Walter Borschel matt@vannovalegal.com,  
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